

JFW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re Application of:

Applicant : Kathleen Tyson Quah
Serial No. : 10/814,800
Filing Date : March 31, 2004
Title of Invention : COMPUTER-IMPLEMENTED METHOD OF REDUCING RISK IN A PAYMENT-BASED TRANSACTION WHEREIN PAYMENT IS MADE FROM AN ACCOUNT HOLDER TO A COUNTERPARTY USING A PAYMENT BANK SYSTEM OPERATED BY A PAYMENT BANK AND WHEREIN A PAYMENT AUTHORIZING INSTRUCTION IS RETURNED TO PAYMENT QUEUE FOR LATER RE-EVALUATION IN THE EVENT THAT THE AMOUNT OF PAYMENT AUTHORIZED BY SAID PAYMENT AUTHORIZING INSTRUCTION EXCEEDS THE AVAILABLE BALANCE
Examiner : Frantzy Poinvil
Group Art Unit : 3692
Attorney Docket : 126-001USANC0

Honorable Commissioner of Patents
and Trademarks
Washington, DC 20231

PETITION FOR EXTENSION OF TIME UNDER 37 C.F.R. 1.136(a)

Sir:

Pursuant to the provisions of 37 C.F.R. 1.136(a), Applicant requests a one month extension of time in order to file the accompanying Response to Office Action mailed June 13, 2008, in connection with the above referenced Application. The extended response time to file the Response to Office Action will expire on October 13, 2008.

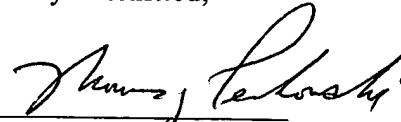
Enclosed in payment of the requisite fee of \$60.00 is Thomas J. Perkowski, Esq., P.C. Check No. 7753. Applicant qualifies as a small entity status for the purpose of paying reduced fees in the USPTO. The Commissioner is also hereby authorized to charge any fee deficiencies or overpayments to Deposit Account No. 16-1340. A duplicate of this document is enclosed herewith.

10/17/2008 HVU0001 00000005 161340 10814800

01 FC:2251 5.00 DA

60.00 OP

Respectfully submitted,



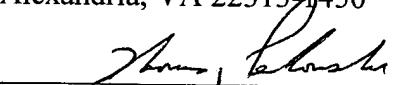
Dated: October 14, 2008

Thomas J. Perkowski, Esq.
Reg. No. 33,134
Attorney for Applicant
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CERTIFICATE OF FIRST CLASS MAIL
UNDER 37 CFR 1.08

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P.O. Box 1450
Alexandria, VA 22313-1450



Thomas J. Perkowski, Esq.
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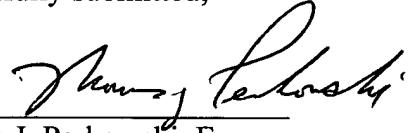
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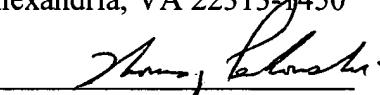


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